

**Information to identify the case:**

Debtor 1	<u>Nijazi Leka</u>	Social Security number or ITIN	xxx-xx-5851
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nexhmie Leka</u>	Social Security number or ITIN	xxx-xx-7996
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-30221-SLM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nijazi Leka

Nexhmie Leka

1/7/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 6

United States Bankruptcy Court  
District of New JerseyIn re:  
Nijazi Leka  
Nexhmie Leka  
DebtorsCase No. 16-30221-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 4  
Total Noticed: 112

Date Rcvd: Jan 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2020.

db/jdb  
cr +Nijazi Leka, Nexhmie Leka, 346 Changebridge Road, Pine Brook, NJ 07058-9714  
+Community Bank of Bergen County NJ, 18 Railroad Avenue, Rochelle Park, NJ 07662,  
UNITED STATES 07662-4105  
cr +HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244  
cr +Nissan Motor Acceptance Corporation, Servicer for, P.O. Box 660366, Dallas, TX 75266-0366,  
UNITED STATES 75266-0366  
cr +Specialized Loan Servicing LLC, as servicing agent, P. O. Box 9013, Addison, TX 75001-9013  
516459014 +Alicia Carter, MD, 315 Madison Avenue, Ste. 1200, New York, NY 10017-5441  
516459018 +America's Servicing Company, Attn: Phelan, Hallinan & Schmieg, PC,  
400 Fellowship Rd., Ste. 100, Mount Laurel, NJ 08054-3437  
516459015 America's Servicing Company, PO Box 4392, Woburn, MA 01888  
516459019 +Arjan Leka, 346 Changebridge Rd., Pine Brook, NJ 07058-9714  
516459020 +Behar Leka, 346 Changebridge Rd., Pine Brook, NJ 07058-9714  
516459021 +Berman and Rabin, PA, 15280 Metcalf Avenue, Overland Park, KS 66223-2811  
516459025 Capital One, Attn: Firstsource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628  
516459028 Capital One, PO Box 710556, Richmond, VA 23280  
516459029 +Capital One, Attn: The Bureaus, Inc., 1717 Central Street, Evanston, IL 60201-1507  
516459030 +Chna, PO Box 6199, Sioux Falls, SD 57117-6199  
516459031 Christopher Vele, DMD, 44 Orchard Street, Dover, NJ 07801-4586  
516459036 +Community Bank of Bergen County, 18 Railroad Avenue, Rochelle Park, NJ 07662-4105  
516459038 +Community Bank of Bergen County, Attn: Lone Eagle Management, PO Box 1235,  
Madison, NJ 07940-8235  
516459037 Community Bank of Bergen County, PO Box 7128, Rochelle Park, NJ 07662-7128  
516459039 +Community Bank of Bergen County, Attn: Getler & Gomes, PC, Two Executive Blvd., Ste. 305,  
Suffern, NY 10901-8219  
516609145 +Community Bank of Bergen County, NJ, 18 Railroad Avenue, Rochelle Park, NJ 07662-4105  
516459040 Convergent Outsourcing, PO Box 1022, Wixom, MI 48393-1022  
516459044 +Credit Control, LLC, PO Box 100, Hazelwood, MO 63042-0100  
516459046 +Credit One Bank, Attn: Lvnv Funding, LLC, PO Box 10497, Greenville, SC 29603-0497  
516459048 Ditech, PO Box 6176, Rapid City, SD 57709-6176  
516459047 Ditech, PO Box 7619, Pasadena, CA 91109-7169  
516459049 +Ditech Financial, LLC, 1100 Virginia Dr #100a, Fort Washington, PA 19034-3277  
516459052 +Elizabethtown Gas, PO Box 7242, North Brunswick, NJ 08902-7242  
516459050 Elizabethtown Gas, PO Box 1450, Elizabeth, NJ 07207-1450  
516459054 Elizabethtown Gas, PO Box 1560, Elizabeth, NJ 07207-1450  
516459056 +Elizabethtown Gas, Attn: Rickart Collection Systems, Inc., 575 Milltown Rd., PO Box 7242,  
North Brunswick, NJ 08902-7242  
516459060 Gettington Revolving Account, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820  
516459063 +Hyundai Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6032  
516459062 +Hyundai Motor Finance, PO Box 7247 - 0332, Philadelphia, PA 19170-0001  
516459066 +JCPL, PO Box 188, Allenhurst, NJ 07711-0188  
516459069 JCPL, Attn: LJ Ross Associates, Inc., PO Box 6099, Jackson, MI 49204-6099  
516459068 +JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,  
RED BANK NJ 07701-6771  
(address filed with court: JCPL, 300 Madison Avenue, Morristown, NJ 07960)  
516459072 +Jersey Central Power & Light, PO Box 188, Allenhurst, NJ 07711-0188  
516459073 +Jersey Central Power & Light, PO Box 16001, Reading, PA 19612-6001  
516459074 +Lone Eagle Management, 17 Hanover Rd., Florham Park, NJ 07932-1411  
516459078 National Enterprise Systems, PO Box 1022, Wixom, MI 48393-1022  
516459079 +Netcong Borough, 23 Maple Avenue, Netcong, NJ 07857-1121  
516459080 +Netcong Borough, 23 Netcong Avenue, Netcong, NJ 07857-1723  
516459081 +Nijazi Leka, 10 Red Robin Way, Flemington, NJ 08822-4907  
516473403 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366  
516459082 +Nissan Motor, PO Box 660360, Dallas, TX 75266-0360  
516459084 +Old Navy, Attn: National Enterprise Systems, 2479 Edison Blvd., Unit A,  
Twinsburg, OH 44087-2476  
516459085 +Parsippany Family Dental, PA, 758 Route 46, Parsippany, NJ 07054-3401  
516459086 +Paypal Bank, Attn: Simm Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354  
516459089 +Raritan Valley Garbage, 1200 North Irving Street, Allentown, PA 18109-3321  
516459090 +Raritan Valley Garbage, 9 Frontage Rd., Clinton, NJ 08809-1293  
516459092 +Shpresa Leka, 346 Changebridge Rd., Pine Brook, NJ 07058-9714  
516459097 Stonleigh Recovery Associates, LLC, PO Box 1118, Charlotte, NC 28201-1118  
516459096 Stonleigh Recovery Associates, LLC, PO Box 1479, Lombard, IL 60148-8479  
516459103 +T-Mobile, Attn: Convergent Outsourcing, 800 SW 39th Street, PO Box 9004,  
Renton, WA 98057-9004  
516459106 +Trojan Professional Services, 4410 Cerritos Avenue, Los Alamitos, CA 90720-2549  
516459108 Vincent Lanteri, MD, 255 West Spring Valley Rd., Ste. 101, Maywood, NJ 07607-1444  
516459109 Vincent Lanteri, MD, PO Box 95000, Philadelphia, PA 19195-4480  
516459110 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 112

Date Rcvd: Jan 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 07 2020 23:33:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 07 2020 23:33:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516459017 +EDI: WFFC.COM Jan 08 2020 04:03:00 America's Servicing Company, 7495 New Horizon Way, Frederick, MD 21703-8388

516459016 +EDI: WFFC.COM Jan 08 2020 04:03:00 America's Servicing Company, 7495 New Horizon Way, X3902-02B, Frederick, MD 21703-8388

516483493 EDI: AIS.COM Jan 08 2020 04:03:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

516459022 EDI: WFFC.COM Jan 08 2020 04:03:00 Bob's Discount Furniture, CscI Dispute Team, Des Moines, IA 50306

516657823 +EDI: PRA.COM Jan 08 2020 04:03:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

516459026 EDI: CAPITALONE.COM Jan 08 2020 04:03:00 Capital One, PO Box 85015, Richmond, VA 23285-5015

516459027 +EDI: CAPITALONE.COM Jan 08 2020 04:03:00 Capital One, PO Box 26074, Richmond, VA 23260-6074

516459023 +EDI: CAPITALONE.COM Jan 08 2020 04:03:00 Capital One, PO Box 85617, Richmond, VA 23285-5617

516459024 EDI: CAPITALONE.COM Jan 08 2020 04:03:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083

516459033 +EDI: COMCASTCBLCENT Jan 08 2020 04:03:00 Comcast, PO Box 13565, Philadelphia, PA 19101-3565

516459032 EDI: COMCASTCBLCENT Jan 08 2020 04:03:00 Comcast, PO Box 27505, Newark, NJ 07101

516459034 EDI: WFNNB.COM Jan 08 2020 04:03:00 Comenity Bank, PO Box 182273, Jeffersonville, OH 43128-2273

516459035 +EDI: WFNNB.COM Jan 08 2020 04:03:00 Comenity Bank, Attn: Credit Control, LLC, 5757 Phantom Drive, Ste. 350, Hazelwood, MO 63042-2429

516681971 +EDI: WFNNB.COM Jan 08 2020 04:03:00 Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

516459041 +EDI: CONVERGENT.COM Jan 08 2020 04:03:00 Convergent Outsourcing, 10750 Hammerly Blvd., #200, Houston, TX 77043-2317

516459042 +EDI: CCS.COM Jan 08 2020 04:03:00 Credit Collection Services, PO Box 447, Norwood, MA 02062-0447

516459043 +E-mail/Text: kzoepfel@credit-control.com Jan 07 2020 23:33:46 Credit Control, LLC, 5757 Phantom Drive, Ste. 330, Hazelwood, MO 63042-2429

516459045 +E-mail/PDF: creditonebknofications@resurgent.com Jan 07 2020 23:34:59 Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500

516683952 E-mail/Text: bankruptcy.bnc@ditech.com Jan 07 2020 23:33:22 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154

516459055 +E-mail/Text: g2sogasbnkr@southernco.com Jan 07 2020 23:32:45 Elizabethtown Gas, PO Box 4569, Atlanta, GA 30302-4569

516459057 +EDI: JEFFERSONCAP.COM Jan 08 2020 04:03:00 Fingerhut, Attn: Jefferson Capital Systems, LLC, PO Box 17210, Golden, CO 80402-6020

516459057 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 07 2020 23:33:58 Fingerhut, Attn: Jefferson Capital Systems, LLC, PO Box 17210, Golden, CO 80402-6020

516459058 EDI: AMINFOFP.COM Jan 08 2020 04:03:00 First Premeir Bank, PO Box 5519, Sioux Falls, SD 57117-5519

516459061 EDI: CBS7AVE Jan 08 2020 04:03:00 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364

516522304 +EDI: CBS7AVE Jan 08 2020 04:03:00 Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

516680054 +EDI: HY11.COM Jan 08 2020 04:03:00 Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809

516459070 EDI: JEFFERSONCAP.COM Jan 08 2020 04:03:00 Jefferson Capital, PO Box 23051, Columbus, GA 31902

516459070 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 07 2020 23:33:58 Jefferson Capital, PO Box 23051, Columbus, GA 31902

516655181 EDI: JEFFERSONCAP.COM Jan 08 2020 04:03:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

516655181 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 07 2020 23:33:58 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

516459071 EDI: JEFFERSONCAP.COM Jan 08 2020 04:03:00 Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303

516459071 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 07 2020 23:33:58 Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303

516584689 E-mail/PDF: resurgentbknofications@resurgent.com Jan 07 2020 23:35:30 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516459075 EDI: MAYSTORES.COM Jan 08 2020 04:03:00 Lord and Taylor, PO Box 94873, Cleveland, OH 44101-4873

516624136 +EDI: MID8.COM Jan 08 2020 04:03:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 112

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516459076 +EDI: MID8.COM Jan 08 2020 04:03:00 Midland Credit Management,  
2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709  
516459088 EDI: PRA.COM Jan 08 2020 04:03:00 Portfolio Recovery, 120 Corporate Blvd.,  
Norfolk, VA 23502  
516459087 EDI: PRA.COM Jan 08 2020 04:03:00 Portfolio Recovery, 120 Corporate Blvd., Ste. 1,  
Norfolk, VA 23502  
516680816 EDI: PRA.COM Jan 08 2020 04:03:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
POB 41067, Norfolk VA 23541  
516685119 EDI: PRA.COM Jan 08 2020 04:03:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
516677622 EDI: PRA.COM Jan 08 2020 04:03:00 Portfolio Recovery Associates, LLC,  
c/o Overstock.com Inc, POB 41067, Norfolk VA 23541  
516484239 EDI: Q3G.COM Jan 08 2020 04:03:00 Quantum3 Group LLC as agent for,  
JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788  
518135468 +E-mail/Text: bncmail@w-legal.com Jan 07 2020 23:33:54 SYNCHRONY BANK,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121,  
SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132  
518135467 +E-mail/Text: bncmail@w-legal.com Jan 07 2020 23:33:54 SYNCHRONY BANK,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516459091 EDI: CCS.COM Jan 08 2020 04:03:00 Sequenom Molecular Medicine, LLC,  
Payment Processing Center, PO Box 55126, Boston, MA 02205-5126  
516459093 +E-mail/PDF: clerical@simmassociates.com Jan 07 2020 23:35:22 Simm Associates,  
PO Box 1259, Dept. 119823, Oaks, PA 19456-1259  
516459094 +EDI: SWCR.COM Jan 08 2020 04:03:00 Southwest Credit Systems, PO Box 115151,  
2629 Dickerson Parkway, Carrollton, TX 75007-4458  
516459095 +EDI: SWCR.COM Jan 08 2020 04:03:00 Southwest Credit Systems, 5910 W. Plano Parkway,  
Plano, TX 75093-2202  
516459098 +EDI: RMSC.COM Jan 08 2020 04:03:00 SynCB, PO Box 965024, Orlando, FL 32896-5024  
516459099 +EDI: RMSC.COM Jan 08 2020 04:03:00 SynCB, PO Box 965036, Orlando, FL 32896-5036  
516459100 EDI: RMSC.COM Jan 08 2020 04:03:00 Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064  
516459102 EDI: AISTMBL.COM Jan 08 2020 04:03:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274  
516459105 EDI: TDBANKNORTH.COM Jan 08 2020 04:03:00 TD Bank, PO Box 8400, Lewiston, ME 04243  
516459104 +EDI: WTRNBANK.COM Jan 08 2020 04:03:00 Target, 3901 West 53rd St.,  
Sioux Falls, SD 57106-4221  
516459107 +EDI: WFNNB.COM Jan 08 2020 04:03:00 Victoria Secret, 220 W. Schrock Rd.,  
Westerville, OH 43081-2873

TOTAL: 57

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516459051\* Elizabethtown Gas, PO Box 1450, Elizabeth, NJ 07207-1450  
516459053\* +Elizabethtown Gas, PO Box 7242, North Brunswick, NJ 08902-7242  
516459064\* +Hyundai Motor Finance, PO Box 7247 - 0332, Philadelphia, PA 19170-0001  
516459065\* +Hyundai Motor Finance, PO Box 7247 - 0332, Philadelphia, PA 19170-0001  
516459067\* +JCP&L, PO Box 188, Allenhurst, NJ 07711-0188  
516459077\* +Midland Credit Management, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709  
516459083\* +Nissan Motor, PO Box 660360, Dallas, TX 75266-0360  
516459101\* Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064  
516459059 +##+Getler & Gomes, PC, Two Executive Blvd., Ste. 305, Suffern, NY 10901-8219  
516686093 +##+JCP&L, 331 Newman Springs Rd., Bldg. 3, Red Bank, NJ 07701-6771

TOTALS: 0, \* 8, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 112

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for HSBC Bank USA, National Association, as Trustee for the holders of Deutsche Alt-A Securities, Inc. Mortgage Loan Trust, Series 2005-6 NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Herbert B. Raymond on behalf of Debtor Nijazi Leka herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail5789@gmail.com  
Herbert B. Raymond on behalf of Joint Debtor Nexhmie Leka herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail5789@gmail.com  
Janine A. Getler on behalf of Creditor Community Bank of Bergen County NJ jgetler@ggpcplaw.com, mstoll@ggpcplaw.com;akrane@ggpcplaw.com  
John R. Morton, Jr. on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Marie-Ann Greenberg on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor Ditech Financial LLC nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
TOTAL: 11